Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 1 of 39

B1 (Official	Form 1)(1/	08)				oarriorr		190 ± 0	. 00			
United States Bankruptcy Co Northern District of Illinois								luntary Petition				
	ebtor (if ind Edward J	ividual, ent	er Last, First	, Middle):			Nam	e of Joint D	ebtor (Spouse	e) (Last, First	, Middle):	
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the , , maiden, and			8 years		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all)  xxx-xx-4157				IN Last	four digits of the four than one, s	of Soc. Sec. or state all)	r Individual-	Taxpayer 1	I.D. (ITIN) No./Complete EIN			
Street Addre	ess of Debto	`	Street, City,	and State)	):		Stree	t Address of	f Joint Debtor	(No. and St	reet, City,	and State):
Woodrid					_	ZIP Code						ZIP Code
County of R Dupage		of the Prin	cipal Place o	of Busines		<u>60517-38</u>		ty of Reside	ence or of the	Principal Pl	ace of Bus	siness:
Mailing Add	dress of Deb	otor (if diffe	erent from str	eet addres	ss):		Mail	ing Address	of Joint Debt	tor (if differe	nt from st	reet address):
					_	ZIP Code	:					ZIP Code
Logotion of	Dringing! A	ssats of Du	sinoss Dahta	•								
(if different			siness Debtor ove):	I								
		f Debtor				of Business	1		•	of Bankruj Petition is Fi		Under Which
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)		Sing in 1 Rail Stoo	☐ Health Care Business ☐ Single Asset Real Estate as defin 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other ☐ Tax-Exempt Entity (Check box, if applicable)		,	Chapi Chapi Chapi	ter 9 ter 11 ter 12	of C of  Nature (Check	hapter 15 a Foreign a Foreign a Foreign e of Debts k one box)	Petition for Recognition Main Proceeding Petition for Recognition Nonmain Proceeding  Debts are primarily		
				und	otor is a tax- er Title 26	exempt org of the Unite	anization d States	"incur	d in 11 U.S.C. stred by an indivioual, family, or	idual primarily		business debts.
Full Fili	na Fee attac	_	ee (Check or	ne box)				k one box:		Chapter 11		n 11 U.S.C. § 101(51D).
☐ Filing For attach sing is unable ☐ Filing For	ee to be paid gned applic e to pay fee ee waiver re	d in installmation for the except in in	nents (applicate court's constallments. I oplicable to ce court's cons	sideration Rule 1006 hapter 7 i	certifying t (b). See Offi ndividuals	that the debicial Form 3A only). Must	tor Chec	Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	not a small b aggregate not s or affiliates; able boxes: being filed w ces of the pla	ncontingent l are less that tith this petiti n were solici	or as defining iquidated in \$2,190,0 ion.	debts (excluding debts owed
■ Debtor e	estimates that estimates that	nt funds will nt, after any	nation l be available exempt prop for distribut	erty is ex	cluded and	administrat		ses paid,		THIS	S SPACE IS	FOR COURT USE ONLY
Estimated N	Number of C  50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000			
Estimated A	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	5500,000,000 to \$1 billion				
Estimated L  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,000 to \$1 billion				

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 2 of 39

Page 2 01 39	Page 2
Name of Debtor(s):	
Wilson, Edward 3	
ast 8 Years (If more than two, at	ttach additional sheet)
Case Number:	Date Filed:
Case Number:	Date Filed:
or Affiliate of this Debtor (If m	ore than one, attach additional sheet)
Case Number:	Date Filed:
Relationship:	Judge:
(To be completed if debtor is an i	Exhibit B individual whose debts are primarily consumer debts.)
I, the attorney for the petitione have informed the petitioner that 12, or 13 of title 11, United Stunder each such chapter. I fur required by 11 U.S.C. §342(b)  X /s/ Jason R. Allen # Signature of Attorney for I	er named in the foregoing petition, declare that I that [he or she] may proceed under chapter 7, 11, tates Code, and have explained the relief available ther certify that I delivered to the debtor the notice).  July 30, 2008  Debtor(s) (Date)
Jason R. Allen # 628	88932
xhibit D each spouse must complete and e a part of this petition. I and made a part of this petition ing the Debtor - Venue applicable box) ipal place of business, or principor a longer part of such 180 days general partner, or partnership p	n.  pal assets in this District for 180 s than in any other District. pending in this District. cipal assets in the United States in defendant in an action or
des as a Tenant of Residential	Property
on of debtor's residence. (If box c	checked, complete the following.)
t for possession, after the judgm	which the debtor would be permitted to cure nent for possession was entered, and ome due during the 30-day period
•	
	Name of Debtor(s): Wilson, Edward J  st 8 Years (If more than two, a Case Number:  Case Number:  Case Number:  (To be completed if debtor is an independent of this Debtor (If more than two informed the petitioner of the petition have informed the petitioner of the petition have informed the petitioner of the petition

### B1 (Official Form 1)(1/08)

### **Voluntary Petition**

(This page must be completed and filed in every case)

Name of Debtor(s): Wilson, Edward J

### Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Edward J Wilson

Signature of Debtor Edward J Wilson

 $\mathbf{X}$ 

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

July 30, 2008

Date

#### Signature of Attorney\*

X /s/ Jason R. Allen #

Signature of Attorney for Debtor(s)

Jason R. Allen # 6288932

Printed Name of Attorney for Debtor(s)

Legal Helpers, PC

Firm Name

Sears Tower

233 S. Wacker Suite 5150

Chicago, IL 60606

Address

(312) 467-0004 Fax: (312) 467-1832

Telephone Number

July 30, 2008

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

 $\mathbf{X}$ 

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signatures

#### Signature of a Foreign Representative

Page 3

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

#### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{X}$ 

Date

Address

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 4 of 39

Official Form 1, Exhibit D (10/06)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Edward J Wilson	Case No.		
		Debtor(s)	Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a
certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
☐ 2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the

opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to
obtain the services during the five days from the time I made my request, and the following exigent
circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case
now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances
here. l

through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

# Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 5 of 39

### Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial
responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: /s/ Edward J Wilson Edward J Wilson
Date: July 30, 2008

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 6 of 39

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Edward J Wilson		Case No.	
_		Debtor ,		
			Chapter	7
			•	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	9,096.89		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		129,059.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			2,401.00
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,905.00
Total Number of Sheets of ALL Schedules		18			
	T	otal Assets	9,096.89		
			Total Liabilities	129,059.00	

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 7 of 39

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Edward J Wilson		Case No.	
-		Debtor	-,	
			Chapter	7

### STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,401.00
Average Expenses (from Schedule J, Line 18)	2,905.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	3,548.13

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		129,059.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		129,059.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 8 of 39

B6A (Official Form 6A) (12/07)

In re	Edward J Wilson	Case No.
-		Debtor ,

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Wife, Joint, or Community

Nature of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > 0.00 (Total of this page)

 $Total > \hspace{1.5cm} 0.00$ 

(Report also on Summary of Schedules)

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 9 of 39

B6B (Official Form 6B) (12/07)

In re	Edward J Wilson	Case No.	
-		Debtor	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Χ			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Ched	cking account with Suburban Bank and Trust.	-	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc	ellaneous used household goods	-	750.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Pers	onal Used Clothing	-	50.00
7.	Furs and jewelry.	Χ			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	Emp value	loyer - Term Life Insurance - no cash surrender e	-	0.00
10	Annuities. Itemize and name each issuer.	Х			
			(Tota	Sub-Total of this page)	al > 1,100.00

<sup>2</sup> continuation sheets attached to the Schedule of Personal Property

Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Case 08-19909 Page 10 of 39 Document

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Edward J Wilson		Case No.	
		Debtor		

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or ommunity	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	4	.01(k) Plan through employer - 100% exempt -		-	3,946.89
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	Х				
14.	Interests in partnerships or joint ventures. Itemize.	Χ				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	Χ				
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	Χ				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				_	Sub-Tota	al > 3,946.89
			(°	Total of	this page)	

Sheet 1 of 2 continuation sheets attached to the Schedule of Personal Property

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 11 of 39

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	Edward J Wilson	Case No.
		<del>,</del>

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	Х			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.	199 Va	95 Oldsmobile Aurora 200k mileage lue based on NADA	-	4,050.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	Х			
30.	Inventory.	Χ			
31.	Animals.	Χ			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	Х			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	Х			

Sub-Total > (Total of this page)

4,050.00

Total >

9,096.89

Sheet 2 of 2 continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 12 of 39

B6C (Official Form 6C) (12/07)

In re	Edward J Wilson	Case No
•		Debtor

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under:	☐ Check if debtor claims a homestead exemption that exceeds
(Check one box)	\$136,875.
☐ 11 U.S.C. §522(b)(2)	
■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Accounts, Cert Checking account with Suburban Bank and Trust.	ificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Miscellaneous used household goods	735 ILCS 5/12-1001(b)	750.00	750.00
Wearing Apparel Personal Used Clothing	735 ILCS 5/12-1001(a)	50.00	50.00
Interests in Insurance Policies Employer - Term Life Insurance - no cash surrender value	735 ILCS 5/12-1001(b)	0.00	0.00
Interests in IRA, ERISA, Keogh, or Other Pension or I 401(k) Plan through employer - 100% exempt -	Profit Sharing Plans 735 ILCS 5/12-704	3,946.89	3,946.89
Automobiles, Trucks, Trailers, and Other Vehicles 1995 Oldsmobile Aurora 200k mileage Value based on NADA	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b)	2,400.00 1,650.00	4,050.00

Total: 9,096.89 9,096.89

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Page 13 of 39 Document

B6D (Official Form 6D) (12/07)

In re	Edward J Wilson	Case No.
•		Debtor ,

#### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED,  NATURE OF LIEN, AND  DESCRIPTION AND VALUE  OF PROPERTY  SUBJECT TO LIEN	C O N T   N G E N F	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				╵	T E			
	1			Щ	D	Ш		
			Value \$					
Account No.	Т	T		Н		Н		
Account No.								
			Value \$					
	┝	⊢	value \$	Н		Н		
Account No.								
	L	$oxed{oxed}$	Value \$	Ш		Ш		
Account No.								
			Value \$					
0			S	ubt	ota	.1		
continuation sheets attached			(Total of the	nis p	oag	(e)		
						1		
			(D		ota		0.00	0.00
			(Report on Summary of Sci	ned	ule	s)		

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Page 14 of 39 Document

B6E (Official Form 6E) (12/07)

•				
In re	Edward J Wilson		Case No.	
-		Debtor		

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to

priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts reportotal also on the Statistical Summary of Certain Liabilities and Related Data.	t this
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)	
☐ Domestic support obligations	
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible reference of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	elativ
☐ Extensions of credit in an involuntary case	
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment trustee or the order for relief. 11 U.S.C. § 507(a)(3).	it of
☐ Wages, salaries, and commissions	
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichev occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).	
☐ Contributions to employee benefit plans	
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of bu whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).	ısines
☐ Certain farmers and fishermen	
Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).	
☐ Deposits by individuals	
Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).	t
☐ Taxes and certain other debts owed to governmental units	
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).	
☐ Commitments to maintain the capital of an insured depository institution	
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Fe Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).	edera
☐ Claims for death or personal injury while debtor was intoxicated	
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. $\S$ 507(a)(10).	

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 15 of 39

B6F (Official Form 6F) (12/07)

In re	Edward J Wilson		Case No.	
_		Debtor	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	C	Н	sband, Wife, Joint, or Community		С	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M		ND LAIM ΓΕ.	CONHLNGEN	NL I QU I DAT		AMOUNT OF CLAIM
Account No. 1086			Opened 1/12/05 Last Active 12/19/06 CreditCard		T	T E D		
Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420		-						2,087.00
Account No. xxxxxxxx3173			Opened 12/07/00 Last Active 4/01/03					
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		-	CreditCard					0.00
Account No. xxxxxxxxxxxx0351  Citi Financial Mortgage Po Box 140069 Irving, TX 75014		-	Opened 9/06/05 Last Active 12/01/05 Unsecured					
								0.00
Account No. xxxxxxxxxxxx7559  Citibank Usa Attn: Bankruptcy Dept Po Box 20487 Kansas City, MO 64195		-	Opened 11/17/04 Last Active 2/28/07 ChargeAccount					611.00
_5 continuation sheets attached			(*	S Total of th	ubi			2,698.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 16 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward J Wilson	Case No.	
-		Debtor	

	<u></u>	ш.,	sband, Wife, Joint, or Community	С	Ιυ	Тъ	İ
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		NL L GU		AMOUNT OF CLAIM
Account No. xxx7729			Opened 2/23/07 Last Active 5/01/07 Collection for Creditors Collection B	Т	E D		
Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914		-	Notice Only				
							527.00
Account No. xxxxxxxx0994  Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523		-	Opened 12/05/06 Last Active 7/01/07 Collection for Aurora Emergency Associates Notice Only				
							285.00
Account No. xxxxxxxxxxEDx0002  Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922		-	Opened 12/09/02 Last Active 3/31/06 Educational				3,709.00
Account No. xxxxxxxx1480			Opened 3/17/02 Last Active 1/01/03		$\dagger$	+	
G M A C Po Box 12699 Glendale, AZ 85318		-	Automobile				0.00
Account No. xxxxxxxxxxxx7140			Opened 5/20/07 Last Active 7/01/07		+	+	
GC Services 6330 Gulfton Ave Houston, TX 77081		-	Collection for Dish Network Notice Only				80.00
Sheet no. 1 of 5 sheets attached to Schedule of				Sub	tot	al	4,601.00
Creditors Holding Unsecured Nonpriority Claims			(Total o	f this	pa	ge)	4,001.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 17 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward J Wilson	Case No	•
_		Debtor ,	

		ш	sband, Wife, Joint, or Community	- 1	<u>с</u> Т	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAII IS SUBJECT TO SETOFF, SO STATE.	1	CONTINGENT	OZL-QU-D4		AMOUNT OF CLAIM
Account No. xxxx2335			Opened 11/22/05 Last Active 9/18/06		Ť	T E		
Household Mortgage Services Po Box 9068 Brandon, FL 33509		-	Mortgage			D		0.00
Account No. xxxxxxxx7457			Opened 12/19/03 Last Active 3/01/07		+	_		0.00
HSBC / Best Buy Po Box 15522 Wilmington, DE 19850		-	ChargeAccount					
								708.00
Account No. xxxxxx0517  HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		_	Opened 7/31/01 CreditCard					0.00
Account No. xxxxxxxxxx4938			Opened 4/12/06 Last Active 9/21/07		1			
Hsbc/mnrds Po Box 15522 Wilmington, DE 19850		-	ChargeAccount					0.00
Account No. xxx7499			Opened 5/12/04	$\dashv$	+	$\dashv$		3.00
II Designated 1755 Lake Cook Rd Deerfield, IL 60015		-	Educational					19,556.00
Sheet no. 2 of 5 sheets attached to Schedule of	_			Su	bto	otal		22.22.1.22
Creditors Holding Unsecured Nonpriority Claims			(Tota	l of thi	s p	age	e)	20,264.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 18 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward J Wilson	Case No	•
_		Debtor ,	

	<u></u>	ш.,	sband, Wife, Joint, or Community		С	11	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	ND AIM E.	)OZH_ZGWZ	021-00-04-ш0		AMOUNT OF CLAIM
Account No. 6F39			Last Active 4/01/07		Т	T E		
Ildptpubaid 509 S. 6th Street Springfield, IL 62701		-	ChildSupport	-		D		0.00
Account No. xxxxxxxxx7022			Opened 11/28/05 Last Active 8/11/06					
Indymac Bank Po Box 4045 Kalamazoo, MI 49009		-	ConventionalRealEstateMortgage					07.740.00
								95,749.00
Account No. xxxxxxxxx7097  Indymac Bank Po Box 4045 Kalamazoo, MI 49009		-	Opened 11/28/05 Last Active 3/06/06 Mortgage					0.00
Account No. xxxxxxxx6009			Opened 5/01/02 Last Active 12/15/02					
Lowes / MBGA Ge Consumer Finance Po Box 103104 Roswell, GA 30076		-	ChargeAccount					0.00
Account No. xxxxxxxx0110			Opened 5/01/99 Last Active 11/01/01					
Mil Star Po Box 650410 Dallas, TX 75265		-	ChargeAccount					0.00
Sheet no. 3 of 5 sheets attached to Schedule of				Su	ıbt	ota	1	05 740 00
Creditors Holding Unsecured Nonpriority Claims			(7)	Total of thi	is <sub>I</sub>	pag	e)	95,749.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 19 of 39

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward J Wilson	Case No.	
-		Debtor	

	_	ш.,	sband, Wife, Joint, or Community		_	111	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AN CONSIDERATION FOR CLAIM. IF CL IS SUBJECT TO SETOFF, SO STAT	LAIM	00ZH_ZGWZ	O N L L Q U L D A T E D	SPUTED	AMOUNT OF CLAIM
Account No. xx7884			Opened 8/01/04 Last Active 4/01/07 Other		Т	T E D		
Nicor Gas 1844 Ferry Road Naperville, IL 60507		-						1,333.00
Account No. xxxxxxx4150	_		Opened 2/23/99					1,000.00
Pacific Marine Cu M C Exchange Complex Camp Pendleton, CA 92055		-	Automobile					0.00
Account No. xxxxxxx4147  Pacific Marine Cu M C Exchange Complex Camp Pendleton, CA 92055		-	Opened 7/19/00 CreditCard					0.00
Account No. xxx4886  Professnl Acct Mgmt In 2040 W Wisconsin Ave Apt Milwaukee, WI 53233		-	Opened 12/13/06 Last Active 3/01/07 Collection for Tcf Bank Notice Only					
Account No. x2554			Opened 2/01/07 Last Active 11/01/07					78.00
Rmi/Mcsi Po Box 666 Lansing, IL 60438		-	City Of Aurora Amb					124.00
Sheet no. <u>4</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	-		(°	S Total of th		tota pag		1,535.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Page 20 of 39 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	Edward J Wilson	Case No.	
•		Debtor	

CDEDITOD'S NAME	Ç	Нι	usband, Wife, Joint, or Community	CO	U	T	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	CONSIDERATION FOR CLAIM. IF CLAIM	ONHLNGEN	LIQUID		U T E	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4092			Opened 6/12/06 Last Active 12/18/06	1 ii	ΙT		İ	
Sst/columbus Bank&trus Po Box 84024 Columbus, GA 31908		-	CreditCard		E D	+		
				L	L	╧		2,106.00
Account No. xxxx2082			Opened 6/12/06			Τ	$\Box$	
Trs/cigpf1corp 4315 Pickett Rd Saint Joseph, MO 64503		-	CreditCard					
								2,106.00
Account No. xxxxxx0529  Washington Mutual / Providian Attn: Bankruptcy Dept		_	Opened 6/01/06 Last Active 12/18/06 CreditCard					
Po Box 10467 Greenville, SC 29603								0.00
Account No. xxxxxxxxx2645			Opened 10/01/04 Last Active 11/16/05	T	T	t	$\forall$	
Wells Fargo Home Mortgage 3476 Stateview Blvd Fort Mill, SC 29715		-	VeteransAdministrationRealEstateMortgage					0.00
Account No. xxxxxx2178		T	Opened 7/06/04 Last Active 12/24/05	$^{+}$	+	t	$\forall$	
Wffnb/mattress Giant Po Box 94498 Las Vegas, NV 89193		_	ChargeAccount					
								0.00
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			S (Total of t		tota pag		;)	4,212.00
			(Report on Summary of Sc		Tota dule		- 1	129,059.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 21 of 39

B6G (Official Form 6G) (12/07)

In re	Edward J Wilson	Case No.	
-		Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 22 of 39

B6H (Official Form 6H) (12/07)

In re	Edward J Wilson	Case No.	
-		Debtor ,	

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 23 of 39

B6I (Official Form 6I) (12/07)

In re	Edward J Wilson		Case No.	
		Debtor(s)		-

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS (	DEPENDENTS OF DEBTOR AND SPOUSE							
Single	RELATIONSHIP(S): Daughter	AGE(S):							
<b>Employment:</b>	DEBTOR		SPOUSE						
Occupation	Paramedic								
Name of Employer	Superior Ambulance	Please provid	e nonfiling spou	se's inco	ome				
How long employed	4 years								
Address of Employer	395 W. LAke St. Elmhurst, IL 60126								
INCOME: (Estimate of aver-	age or projected monthly income at time case filed)		DEBTOR		SPOUSE				
1. Monthly gross wages, sala	ry, and commissions (Prorate if not paid monthly)	\$ _	3,980.00	\$	0.00				
2. Estimate monthly overtime	e	\$ _	0.00	\$	0.00				
3. SUBTOTAL		\$_	3,980.00	\$	0.00				
4. LESS PAYROLL DEDUC	TIONS								
<ol> <li>Payroll taxes and soc</li> </ol>	ial security	\$_	942.00	\$	0.00				
b. Insurance		\$_	247.00	\$	0.00				
c. Union dues		\$_	0.00	\$	0.00				
d. Other (Specify):	Child support		374.00	\$	0.00				
	Disability	\$_	16.00	\$	0.00				
5. SUBTOTAL OF PAYROL	L DEDUCTIONS	\$_	1,579.00	\$	0.00				
6. TOTAL NET MONTHLY	TAKE HOME PAY	\$_	2,401.00	\$	0.00				
7. Regular income from oper	ation of business or profession or farm (Attach detailed sta	tement) \$ _	0.00	\$	0.00				
8. Income from real property		\$ _	0.00	\$	0.00				
9. Interest and dividends		\$ _	0.00	\$	0.00				
dependents listed above		e or that of \$_	0.00	\$	0.00				
11. Social security or government (Specify):		\$	0.00	\$	0.00				
(Specify).			0.00	\$ <del></del>	0.00				
12. Pension or retirement inc	rome		0.00	\$ <del></del>	0.00				
13. Other monthly income	Olic	* <u>-</u>							
(Specify):		\$	0.00	\$	0.00				
		\$	0.00	\$	0.00				
14. SUBTOTAL OF LINES	7 THROUGH 13	\$_	0.00	\$	0.00				
15. AVERAGE MONTHLY	INCOME (Add amounts shown on lines 6 and 14)	\$_	2,401.00	\$	0.00				
16. COMBINED AVERAGE	MONTHLY INCOME: (Combine column totals from line	15)	\$	2,401.	00				

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 24 of 39

In re	Edward J Wilson		Case No.	
		Debtor(s)		

### SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time

case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or	ly rate. The	•
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Compexpenditures labeled "Spouse."	plete a separ	rate schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,340.00
a. Are real estate taxes included? Yes No _X_	· —	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	200.00
b. Water and sewer	\$	0.00
c. Telephone	\$	85.00
d. Other See Detailed Expense Attachment	\$ <del></del>	200.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	60.00
6. Laundry and dry cleaning	\$ <del></del>	20.00
7. Medical and dental expenses	\$	30.00
8. Transportation (not including car payments)	\$	250.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <del></del>	100.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ	0.00
a. Homeowner's or renter's	•	0.00
b. Life	<u> </u>	0.00
c. Health	Ф ——	0.00
d. Auto	ф <u> </u>	100.00
e. Other Other insurance	φ	60.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Φ	00.00
	¢	0.00
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)		
a. Auto	\$	0.00
b. Other	\$	0.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Personal Grooming	\$	60.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	2,905.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,401.00
b. Average monthly expenses from Line 18 above	\$	2,905.00
c. Monthly net income (a. minus b.)	\$	-504.00

		Doc 1		Entered 07/31/ Page 25 of 39	08 14:08:44	Desc Main
B6J (Offi	cial Form 6J) (12/07)			o .		
In re	Edward J Wilson				Case No.	
			Γ	Debtor(s)		
	SCHEDULE.	J - CURR		TURES OF INDInse Attachment	VIDUAL DEF	BTOR(S)

### **Other Utility Expenditures:**

Cable	\$ 100.00
Cell Phone	\$ 100.00
Total Other Utility Expenditures	\$ 200.00

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 26 of 39

B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Edward J Wilson			Case No.	
			Debtor(s)	Chapter	7
	DECLARATION CO	ONCERN	ING DEBTOR'S SO	CHEDULI	ES
	DECLARATION UNDER F	PENALTY C	F PERJURY BY INDIVI	DUAL DEF	BTOR
	I declare under penalty of perjury th  20 sheets, and that they are true and co				
Date	July 30, 2008	Signature	/s/ Edward J Wilson Edward J Wilson Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 27 of 39

B7 (Official Form 7) (12/07)

### **United States Bankruptcy Court**Northern District of Illinois

In re	Edward J Wilson		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

\$49,796.00	SOURCE Employment income - 2006 - per tax transcript
\$38,609.00	Employment income - estimated 2007 - per 1040
\$23,172.96	Employment income - 2008 year-to-date per latest pay advice

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT SOURCE** 

#### 3. Payments to creditors

None Complete a. or b., as appropriate, and c.

> Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID **OWING** 

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR VALUE OF AMOUNT STILL PAYMENTS/ NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID

AMOUNT STILL OWING

2

4. Suits and administrative proceedings, executions, garnishments and attachments

None

filed.)

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR DISPOSITION AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

NAME AND ADDRESS OF PERSON FOR WHOSE DATE OF SEIZURE DESCRIPTION AND VALUE OF **PROPERTY** 

BENEFIT PROPERTY WAS SEIZED

Software Copyright (c) 1996-2007 Best Case Solutions, Inc. - Evanston, IL - (800) 492-8037

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER INDYMAC PO Box 4045 Kalamazoo, MI 49009 DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN November, 2007

DESCRIPTION AND VALUE OF PROPERTY 835 Gillette, Aurora, IL 60506 Foreclosure for 120k

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

3

PROPERTY

#### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE
Legal Helpers
20 W. Kinzie
Suite 1300
Chicago, IL 60610

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$1000 attorney fees

4

\$150 for services in conjunction with due diligence package

Credit Infonet 4540 Honeywell Ct Dayton, OH 45424-5760 2007

\$124 for credit counseling classes, tax transcripts, and

credit reports

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

5

#### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

NAME AND ADDRESS OF OWNER

**PROPERTY** 

LOCATION OF PROPERTY

#### 15. Prior address of debtor

None 

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 835 Gillette Aurora, IL 60506 NAME USED Same

DATES OF OCCUPANCY

09/04- 10/07

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF NOTICE

**ENVIRONMENTAL** LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

SITE NAME AND ADDRESS

NOTICE

LAW

#### Entered 07/31/08 14:08:44 Desc Main Case 08-19909 Doc 1 Filed 07/31/08 Document Page 32 of 39

None

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

**BEGINNING AND** NATURE OF BUSINESS **ENDING DATES** 

NAME

None

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date July 30, 2008

Signature /s/ Edward J Wilson
Edward J Wilson
Debtor

Best Case Bankruptcy

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 34 of 39

Form 8 (10/05)

# **United States Bankruptcy Court**Northern District of Illinois

		Northern Disti	rict of Illinois			
In re	Edward J Wilson	De	ebtor(s)	Case No. Chapter	7	
	CHAPTER 7 INDI	VIDUAL DEBTOR	R'S STATEME	NT OF INT	ENTION	
	I have filed a schedule of assets and liabil I have filed a schedule of executory contra I intend to do the following with respect t	acts and unexpired leases v	which includes perso	nal property sub	-	ired lease.
	otion of Secured Property	Creditor's Name	Property will be Surrendered	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
-NON	IE-					
Descrip Propert	•	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	t		
Date	July 30, 2008	E <sub>1</sub>	:/ Edward J Wilson dward J Wilson ebtor			

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main

# Document Page 35 of 39 United States Bankruptcy Court Northern District of Illinois

		Northern District of Illinois		
In re	Edward J Wilson		Case No.	
		Debtor(s)	Chapter	7

		DISCLOSURE O	F COMPENS	ATION OF ATTORN	NEY FOR	DEBTOR(S)	
1.	compensation 1	paid to me within one ye	ar before the filing		or agreed to be	for the above-named debtor and paid to me, for services rendered as follows:	
	For legal s	services, I have agreed to	accept		. \$	1,000.00	
	Prior to th	ne filing of this statemen	I have received			1,000.00	
	Balance D	Due			. \$	0.00	
2.	The source of t	the compensation paid to	me was:				
	•	Debtor		Other (specify):			
3.	The source of c	compensation to be paid	to me is:				
		Debtor		Other (specify):			
4.	I have a firm.	not agreed to share the a	bove-disclosed com	pensation with any other perso	on unless they	are members and associates of m	y law
				sation with a person or person nes of the people sharing in the		nembers or associates of my law n is attached.	firm.
5.	<ul><li>a. Analysis of</li><li>b. Preparation</li><li>c. Representat</li><li>d. [Other prov</li></ul>	the debtor's financial sit and filing of any petition tion of the debtor at the risions as needed]	uation, and rendering n, schedules, statem meeting of creditors	er legal service for all aspects ag advice to the debtor in dete tent of affairs and plan which and confirmation hearing, and to market value; exemption	rmining wheth may be require d any adjourne	er to file a petition in bankruptcy ed; d hearings thereof;	7;
6.	By agreement with the debtor(s), the above-disclosed fee does not include the following service:  Representation of the debtors in any dischargeability actions, any document retrieval services, credit counseling and financial management course fees, post-discharge credit repair, judicial lien avoidances, preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods, relief from stay actions, motions to redeem or any other adversary proceeding,or preparation and filing of reaffirmation agreements and applications.						
			(	CERTIFICATION			
thi	I certify that the s bankruptcy production		e statement of any a	greement or arrangement for p	payment to me	for representation of the debtor(s	s) in
Da	ted: <u>July 30, 2</u>	2008		/s/ Jason R. Allen # Jason R. Allen # 626 Legal Helpers, PC Sears Tower 233 S. Wacker Suite Chicago, IL 60606 (312) 467-0004 Fa	e 5150	1832	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured

Case 08-19909 Doc 1 Filed 07/31/08 Entered 07/31/08 14:08:44 Desc Main Document Page 37 of 39

**B 201** (04/09/06)

obligations.

Jason R. Allen # 6288932

Printed Name of Attorney

#### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

#### **Certificate of Attorney**

X /s/ Jason R. Allen #

Signature of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Address: Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606 (312) 467-0004					
Certificate of Debtor I (We), the debtor(s), affirm that I (we) have received and read this notice.					
Edward J Wilson	X /s/ Edward J Wilson	July 30, 2008			
Printed Name(s) of Debtor(s)	Signature of Debtor	Date			
Case No. (if known)	X Signature of Joint Debtor (if any)	Date			

July 30, 2008

Date

# **United States Bankruptcy Court**Northern District of Illinois

		Northern District of Illinois		
In re	Edward J Wilson		Case No.	
		Debtor(s)	Chapter 7	
	V	ERIFICATION OF CREDITOR M	IATRIX	
		Number of	Creditors:	29
	The above-named Debtor(s (our) knowledge.	s) hereby verifies that the list of credit	ors is true and correct to th	ne best of my
Date:	July 30, 2008	/s/ Edward J Wilson Edward J Wilson Signature of Debtor		

Edward J W & Rease 08-19909 Doc 1 7917 Woodlyn Drive Apt. #202 Woodridge, IL 60517-3839

Eileds 07/31/08 Entered 07/31/08 14:08:44 Gapesc Main 6530CUMENT AvePage 39 of 39 Houston, TX 77081

1844 Ferry Road Naperville, IL 60507

Jason R. Allen # Legal Helpers, PC Sears Tower 233 S. Wacker Suite 5150 Chicago, IL 60606

Household Mortgage Services Po Box 9068 Brandon, FL 33509

Pacific Marine Cu M C Exchange Complex Camp Pendleton, CA 92055

Bank of America Nc4-105-03-14 4161 Peidmont Pwy Greensboro, NC 27420 HSBC / Best Buy Po Box 15522 Wilmington, DE 19850

Professnl Acct Mgmt In 2040 W Wisconsin Ave Apt Milwaukee, WI 53233

Capital 1 Bank Attn: C/O TSYS Debt Management

Po Box 5155 Norcross, GA 30091

HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Rmi/Mcsi Po Box 666 Lansing, IL 60438

Citi Financial Mortgage Po Box 140069 Irving, TX 75014

Hsbc/mnrds Po Box 15522 Wilmington, DE 19850 Sst/columbus Bank&trus Po Box 84024 Columbus, GA 31908

Citibank Usa Attn: Bankruptcy Dept Po Box 20487 Kansas City, MO 64195 II Designated 1755 Lake Cook Rd Deerfield, IL 60015

Trs/cigpf1corp 4315 Pickett Rd Saint Joseph, MO 64503

Creditors Collection B 755 Almar Pkwy Bourbonnais, IL 60914

Ildptpubaid 509 S. 6th Street Springfield, IL 62701 Washington Mutual / Providian Attn: Bankruptcy Dept Po Box 10467 Greenville, SC 29603

Dependon Collection Se 120 W 22d St Ste 360 Oakbrook, IL 60523

Indymac Bank Po Box 4045 Kalamazoo, MI 49009 Wells Fargo Home Mortgage 3476 Stateview Blvd Fort Mill, SC 29715

Edsouth W/jp Morgan 120 N Seven Oaks Dr Knoxville, TN 37922

Lowes / MBGA Ge Consumer Finance Po Box 103104 Roswell, GA 30076

Wffnb/mattress Giant Po Box 94498 Las Vegas, NV 89193

GMAC Po Box 12699 Glendale, AZ 85318 Mil Star Po Box 650410 Dallas, TX 75265